

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

Thomas, Joseph Martin

Case No. 20-10334-TPA

Reporting Period: 9/1/20 - 9/30/20

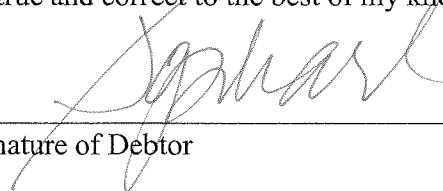
MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)	X	
Bank Reconciliation		X	
Copies of bank statements		X	
Cash disbursements journals		X	
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4	X	
Debtor Questionnaire	MOR- 5	X	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

  
\_\_\_\_\_  
Signature of Debtor

10/19/20  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Date

Linda Erven  
\_\_\_\_\_  
Signature of Preparer

10/19/20  
\_\_\_\_\_  
Date

LINDA ERVEN  
\_\_\_\_\_  
Printed Name of Preparer

Thomas, Joseph Martin

Case No. 20-10334-TPA

Debtor

Reporting Period: 9/1/20 - 9/30/20**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	43,791.91	59,973.43
<b>RECEIPTS</b>		
Wages (Net)	30,000.00	135,000.00
Interest and Dividend Income	.30	1.38
Alimony and Child Support		
Social Security and Pension Income	2,171.60	10,858.00
Sale of Assets		
Other Income (attach schedule)		
<b>Total Receipts</b>	32,171.90	145,859.38
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)		
Rental Payment(s)	1,000.00	3,925.00
Other Secured Note Payments		
Utilities	1,644.26	3,563.03
Insurance	1,290.50	4,503.02
Auto Expense	2,178.33	15,647.02
Lease Payments		
IRA Contributions		
Repairs and Maintenance	280.00	7,192.50
Medical Expenses	704.02	2,146.63
Household Expenses	1,636.64	7,667.68
Charitable Contributions	25.00	25.00
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)	25,431.00	81,544.00
Travel and Entertainment		
Gifts	300.00	1,600.00
Other (attach schedule)	840.28	3,326.82
Total Ordinary Disbursements	35,330.03	131,140.70
<b>REORGANIZATION ITEMS:</b>		
Professional Fees		3,383.33
U. S. Trustee Fees		650.00
Other Reorganization Expenses (attach schedule)	5,000.00	35,025.00
Total Reorganization Items	5,000.00	39,058.33
<b>Total Disbursements (Ordinary + Reorganization)</b>	40,330.03	170,199.03
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	(8,158.13)	(24,339.65)
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	35,633.78	35,633.78

FORM MOR-1(INDV)

(9/99)

Thomas, Joseph Martin  
Debtor

Case No. 20-10334-TPA  
Reporting Period: 9/1/20 - 9/30/20

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>		
<b>Other Taxes</b>		
FEDERAL INCOME TAX	17,568.00	61,488.00
STATE AND LOCAL INCOME TAXES	2,763.00	9,843.00
LOCAL SERVICES TAX		13.00
FEDERAL INCOME TAX (PRE-PETITION DEBT)	4,600.00	9,200.00
STATE INCOME TAX (PRE-PETITION DEBT)	500.00	1,000.00
<b>Other Ordinary Disbursements</b>		
SUBSCRIPTIONS (NEWSPAPERS/SIRIUS)	391.00	1,758.33
CHECK PRINTING FEES		96.92
BOOKS/DOWNLOADS	306.18	570.57
FLORIST	143.10	901.00
<b>Other Reorganization Expenses</b>		
ESCROW - QUINN LAW FIRM	5,000.00	35,000.00
CREDIT COUNSELING FEES		25.00

Thomas, Joseph Martin

Debtor

Case No. 20-10334-TPA

Reporting Period: 9/1/20 - 9/30/20

### STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero  
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.  
Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding	17,568.00	8,784.00	17,568.00	9/14/20	EFT	8,784.00
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes	17,568.00	8,784.00	17,568.00			8,784.00
<b>State and Local</b>						
Withholding	2,832.00	1,416.00	2,763.00	9/15/20	103	1,485.00
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local	2,832.00	1,416.00	2,763.00			1,485.00
<b>Total Taxes</b>	<b>20,400.00</b>	<b>10,200.00</b>	<b>20,331.00</b>			<b>10,269.00</b>

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable - LST TAX	13.00					13.00
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Other:						
<b>Total Postpetition Debts</b>	<b>13.00</b>					<b>13.00</b>

Explain how and when the Debtor intends to pay any past-due postpetition debts.

FROM ONGOING INCOME WHEN RECEIVED TWICE EACH MONTH

\*"Insider" is defined in 11 U.S.C. Section 101(31).

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### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	N/A

Accounts Receivable Aging	Amount
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	N/A

### DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		X
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below. <u>EXTENSION TO 10/15/20 APPROVED</u>	X	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below. <u>AS PROVIDED TO US TRUSTEE</u>	X	

**Standard Checking Statement**

PNC Bank

**For the period 09/04/2020 to 10/05/2020**

002095 000009529 UZ  
 JOSEPH THOMAS MD CASE# 20-10334  
 DEBTOR IN POSSESSION  
 2374 VILLAGE COMMON DR STE 100  
 ERIE PA 16506-7201



Primary account number: [REDACTED] 3191

Page 1 of 4

Number of enclosures: 0

- For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com.
- For customer service call 1-888-PNC-BANK  
For Customers who are Deaf or Hard of Hearing
- TDD terminal: 1-800-531-1648  
Monday - Friday: 7 AM - 10 PM ET  
Saturday & Sunday: 8 AM - 5 PM ET

Para servicio en español, 1-866-HOLA-PNC

**Moving?** Please contact us at 1-888-PNC-BANK

Write to: Customer Service  
 PO Box 609  
 Pittsburgh PA 15230-9738

Visit us at PNC.com

**IMPORTANT ACCOUNT INFORMATION**

On July 12, 2020, we updated the "Inactive Accounts" and "Closing the Account" sections in your Account Agreement for Personal Checking, Savings and Money Market Accounts ("Agreement"). All other information in your Agreement continues to apply to your account. Please read this information and keep it with your records.

**Inactive Accounts**

If your Account is inactive as defined by law and you have not otherwise communicated with us about your Account for the period provided by law, we will be required to transfer the balance of your Account to the state, as abandoned property. If your Account is inactive for six (6) or more months, your Account will remain subject to all applicable service charges and fees, and we reserve the right to impose a nonrefundable inactivity charge on your Account. You also agree that if your Account is inactive for six (6) or more months, it will be subject to any new charges or fees or increases in charges or fees which go into effect during the period of inactivity, and that we may reduce the frequency with which we send you a periodic statement for your Account. If your account remains inactive and has a zero balance, the Bank may close your account for non-use.

**Closing the Account**

You or the Bank can close your Account at any time. We may ask that you provide your request to close your Account in writing. If we close the Account, we will mail you a check for the final balance. If you close the Account, you will still be responsible for any outstanding checks written, or service charges or overdrafts incurred before, during or after the time you closed the Account. We are not required to close the Account at your request until all known authorized or outstanding items (including checks, ATM, point-of-sale, ACH and other electronic transactions) have been paid from your Account and any outstanding disputes (including but not limited to disputes regarding electronic transfers, ACH transactions or other unresolved internal research requests/disputes concerning the Account) have been resolved. Any items presented for payment after an Account has been closed will be returned to the payee and you will be liable for any associated charges. Any additional deposits or electronic credits (including Social Security, pension payments and automatic payroll deposits) will be returned to the originator.

**REPORTING NEGATIVE INFORMATION TO CREDIT BUREAUS;  
DISPUTING REPORTED INFORMATION**

We may report information regarding your Account to credit bureaus. If the Account is jointly held, we may also report information to credit bureaus about any joint owner(s). Negative information, including closing of the Account with an overdrawn balance owed or other defaults on the Account, may be reflected in each joint owner's credit report. If you



**Standard Checking Statement**

For 24-hour information, sign on to PNC Bank Online Banking  
on pnc.com.

For the period 09/04/2020 to 10/05/2020

JOSEPH THOMAS MD CASE# 20-10334

Primary account number [REDACTED] 3191

Page 2 of 4

believe that the information that PNC Bank is furnishing to ChexSystems or Early Warning Services is inaccurate or incomplete, and you wish to dispute the reported information, you may dispute directly to PNC Bank and/or to ChexSystems or Early Warning Services, as applicable, however, the dispute must be in writing and sent by mail or fax as follows:

> PNC Bank, P.O. Box 99685, Pittsburgh, PA 15233 (Please note this is a new P.O. Box number)

> Chex Systems, Inc., 7805 Hudson Road, Suite 100, Woodbury, MN 55125, or faxing 602-659-2197.

> Early Warning Services, LLC Attn: Consumer Services, 16552 North 90th Street Suite 100, Scottsdale, AZ, 85260 or faxing it to: 480-656-6850.

Your correspondence should include the following information:

> Your name, address and Social Security number

> Your account number

> The information being reported that you believe is inaccurate or incomplete

> Any supporting documents, such as account statements, letters, etc.

> A copy of the ChexSystems or Early Warning Services report, if available

**Standard Checking Account Summary**

Account number: [REDACTED] 3191

JOSEPH THOMAS MD CASE# 20-10334  
DEBTOR IN POSSESSION

**Overdraft Protection** has not been established for this account.

Please contact us if you would like to set up this service.

**Balance Summary**

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
20,400.00	15,300.00	20,331.00	15,369.00
		Average monthly balance	Charges and fees
		15,398.53	.00

**Transaction Summary**

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
1	0	0
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0

**Activity Detail****Deposits and Other Additions**

Date	Amount	Description
09/04	5,100.00	Online Transfer From [REDACTED]
09/21	5,100.00	Online Transfer From [REDACTED]
10/05	5,100.00	Online Transfer From [REDACTED]

There were 3 Deposits and Other Additions totaling **\$15,300.00**.

**Checks and Substitute Checks**

Check number	Amount	Date paid	Reference number
103	2,763.00	09/23	073864040

There is 1 check listed totaling **\$2,763.00**.

**Online and Electronic Banking Deductions**

Date	Amount	Description
09/15	17,568.00	Web Pmt Single - Usatapyt IRS [REDACTED]

There was 1 Online or Electronic Banking Deduction totaling **\$17,568.00**.

# Standard Checking Statement



For 24-hour information, sign on to PNC Bank Online Banking  
on pnc.com.

For the period 09/04/2020 to 10/05/2020

JOSEPH THOMAS MD CASE# 20-10334

Primary account number: [REDACTED] 3191

Page 3 of 4

Account number [REDACTED] 3191 - continued

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance
09/04	25,500.00	09/21	13,032.00	10/05	15,369.00
09/15	7,932.00	09/23	10,269.00		





Please review this statement carefully and reconcile it with your records. Call the telephone number on the upper right side of the first page of this statement if:

- you have any questions regarding your account(s);
- your name or address is incorrect;
- you have any questions regarding interest paid to an interest-bearing account.

## Update Your Account Register

The activity detail section of your statement to your account register.

All items in your account register that also appear on your statement. Remember to begin with the ending date of your last statement. (An asterisk {\*} will appear in the Checks section if there is a gap in the listing of consecutive check numbers.)

Any deposits or additions including interest payments and ATM or electronic deposits listed on the statement that are not already entered in your register.

listed on the statement that are not already entered in your register.

Any account deductions including fees and ATM or electronic deductions listed on the statement that are not already entered in your register.

statement that are not already entered in your register.

Add together deposits and other additions listed in your account register but not on your statement.

<b>Date of Deposit</b>	<b>Amount</b>
<b>Total A</b>	

**Add together checks and other deductions listed in your account register but not on your statement.**

[illegible]

Enter the ending balance recorded on your statement \$ \_\_\_\_\_

Add deposits and other additions not recorded	Total A + \$
---	--------------

Subtotal= \$ \_\_\_\_\_

Subtract checks and other deductions not recorded Total B - \$

The result should equal your account register balance = \$ \_\_\_\_\_

To verify whether a direct deposit or other transfer to your account has occurred, call us Monday - Friday: 7 AM - 10 PM ET and Saturday & Sunday: 8 AM - 5 PM ET at the customer service number listed on the upper right side of the first page of this statement.

Telephone us at the customer service number listed on the upper right side of the first page of this statement or write us at PNC Bank Debit Card Services, 500 First Avenue, 4th Floor, Mailstop P7-PFSC-04-M, Pittsburgh, PA 15219 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

**Performance Select Statement**

PNC Private Banking

**For the period 09/09/2020 to 10/07/2020**

000009 000002958 UZ  
 JOSEPH M THOMAS MD CASE# 20-10334  
 DEBTOR IN POSSESSION  
 2374 VILLAGE COMMON DR STE 100  
 ERIE PA 16506-7201

Primary account number: [REDACTED] 6352

Page 1 of 8

Number of enclosures: 0

For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com.

Inquiries? Call PNC Private Banking 1-888-762-6226  
 For Customers who are Deaf or Hard of Hearing

TDD terminal: 1-800-531-1648  
 Monday - Friday: 7 AM - 10 PM ET  
 Saturday & Sunday: 8 AM - 5 PM ET



Para servicio en español, 1-866-HOLA-PNC

**Moving?** Please contact us at 1-888-762-6226

Write to: PNC Private Banking  
 PO Box 609  
 Pittsburgh PA 15230-9738

Visit us at PNC.com

**IMPORTANT INFORMATION REGARDING IDENTITY THEFT REIMBURSEMENT INSURANCE**

**Effective December 31, 2020:** Identity Theft Reimbursement Insurance coverage will no longer be included with your PNC Bank account. If you have any questions regarding this change, please call us at the Customer Service Number listed above. All Identity Theft Reimbursement loss events must take place on or prior to December 31, 2020 and claims must be filed within six months on or before June 30, 2021.

**IMPORTANT ACCOUNT INFORMATION**

On July 12, 2020, we updated the "Inactive Accounts" and "Closing the Account" sections in your Account Agreement for Personal Checking, Savings and Money Market Accounts ("Agreement"). All other information in your Agreement continues to apply to your account. Please read this information and keep it with your records.

**Inactive Accounts**

If your Account is inactive as defined by law and you have not otherwise communicated with us about your Account for the period provided by law, we will be required to transfer the balance of your Account to the state, as abandoned property. If your Account is inactive for six (6) or more months, your Account will remain subject to all applicable service charges and fees, and we reserve the right to impose a nonrefundable inactivity charge on your Account. You also agree that if your Account is inactive for six (6) or more months, it will be subject to any new charges or fees or increases in charges or fees which go into effect during the period of inactivity, and that we may reduce the frequency with which we send you a periodic statement for your Account. If your account remains inactive and has a zero balance, the Bank may close your account for non-use.

**Closing the Account**

You or the Bank can close your Account at any time. We may ask that you provide your request to close your Account in writing. If we close the Account, we will mail you a check for the final balance. If you close the Account, you will still be responsible for any outstanding checks written, or service charges or overdrafts incurred before, during or after the time you closed the Account. We are not required to close the Account at your request until all known authorized or outstanding items (including checks, ATM, point-of-sale, ACH and other electronic transactions) have been paid from your Account and any outstanding disputes (including but not limited to disputes regarding electronic transfers, ACH transactions or other unresolved internal research requests/disputes concerning the Account) have been resolved. Any items presented for payment after an Account has been closed will be returned to the payee and you will be liable for any associated charges. Any additional deposits or electronic credits (including Social Security, pension payments and automatic payroll deposits) will be returned to the originator.




0-0

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COLR501A 1116 5008 127 07 20201008 PG 1 OF 4 00002958

**Performance Select Statement**

 For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

For the period 09/09/2020 to 10/07/2020

JOSEPH M THOMAS MD CASE# 20-10334

Primary account number: 6352

Page 2 of 8

**REPORTING NEGATIVE INFORMATION TO CREDIT BUREAUS;  
DISPUTING REPORTED INFORMATION**

We may report information regarding your Account to credit bureaus. If the Account is jointly held, we may also report information to credit bureaus about any joint owner(s). Negative information, including closing of the Account with an overdrawn balance owed or other defaults on the Account, may be reflected in each joint owner's credit report. If you believe that the information that PNC Bank is furnishing to ChexSystems or Early Warning Services is inaccurate or incomplete, and you wish to dispute the reported information, you may dispute directly to PNC Bank and/or to ChexSystems or Early Warning Services, as applicable, however, the dispute must be in writing and sent by mail or fax as follows:

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Your correspondence should include the following information:

- > Your name, address and Social Security number
- > Your account number
- > The information being reported that you believe is inaccurate or incomplete
- > Any supporting documents, such as account statements, letters, etc.
- > A copy of the ChexSystems or Early Warning Services report, if available

**Performance Select****Interest Checking Account Summary**

Account number: 6352

JOSEPH M THOMAS MD CASE# 20-10334  
DEBTOR IN POSSESSION

**Overdraft Protection** has not been established for this account.  
Please contact us if you would like to set up this service.

**Balance Summary**

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
12,166.41	30,000.14	24,064.54	18,102.01
		Average monthly balance	Charges and fees
		16,662.98	.00

**Transaction Summary**

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
23	7	1
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
4	4	0

**Interest Summary**

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.01%	29	16,662.98	.14

As of 10/07, a total of **\$1.05** in interest was paid this year.

**Overdraft and Returned Item Fee Summary**

	Total for this Period	Total Year to Date
Total Overdraft Fees	.00	36.00

## Performance Select Statement



For 24-hour information, sign on to PNC Bank Online Banking  
on pnc.com.

For the period 09/09/2020 to 10/07/2020

JOSEPH M THOMAS MD CASE# 20-10334

Primary account number [REDACTED] 6352

Page 3 of 8

Account number: [REDACTED] 6352 - continued

## Activity Detail

## Deposits and Other Additions

Date	Amount	Description
09/15	15,000.00	Deposit Reference No. 031185629
10/01	15,000.00	Deposit Reference No. 034123058
10/07	.14	Interest Payment

There were 3 Deposits and Other Additions  
totaling **\$30,000.14**.

## Checks and Substitute Checks

Check number	Amount	Date paid	Reference number	Check number	Amount	Date paid	Reference number
3724	500.00	09/14	072216296	3758	605.35	09/25	076806862
3742 *	100.00	09/24	075563241	3759	143.10	09/24	075767028
3744 *	494.29	09/10	076643620	3762 *	82.50	09/28	077742232
3746 *	25.00	09/22	030550408	3764 *	200.00	09/29	072756337
3747	180.00	09/18	077450491	3765	1,008.00	10/01	074417055
3748	5,000.00	09/18	077510160	3766	1,157.53	10/05	076623274
3749	200.00	09/14	072086071	3767	94.00	10/01	074726831
3750	96.00	09/18	077445575	3768	219.00	10/02	076548895
3751	200.00	09/17	075627819	3769	86.00	10/05	070646454
3753 *	280.00	09/18	077233259	3770	29.73	09/29	072585294
3756 *	500.00	09/25	076287207	3771	200.00	10/07	073716083
3757	200.00	09/21	072188117				

\* Gap in check sequence

There were 23 checks listed totaling  
**\$11,600.50**.

## Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
09/11	69.93	1794 Recurring Debit Card Apple.Com/Bill
09/14	300.00	ATM Withdrawal 2069 Interchange R Erie PA
09/18	400.00	ATM Withdrawal 2069 Interchange R Erie PA
09/21	3.17	1794 Recurring Debit Card Apple.Com/Bill
09/22	105.99	1794 Debit Card Purchase Apple.Com/Bill
09/23	.99	1794 Recurring Debit Card Apple.Com/Bill
09/24	3.17	1794 Recurring Debit Card Apple.Com/Bill
09/25	400.00	ATM Withdrawal 2069 Interchange R Erie PA
10/01	500.00	ATM Withdrawal 2069 Interchange R Erie PA
10/02	37.10	POS Purchase Barnesnoble Erie PA
10/05	29.65	1794 Recurring Debit Card Apple.Com/Bill
10/07	34.97	1794 Recurring Debit Card Apple.Com/Bill

There were 4 Banking Machine withdrawals  
totaling **\$1,600.00**.

There was 1 Debit Card/Bank card PIN POS  
purchase totaling **\$37.10**.

There were 7 other Banking Machine/Debit  
Card deductions totaling **\$247.87**.

## Online and Electronic Banking Deductions

Date	Amount	Description
09/14	16.59	Payment,E-Check Check Pymt Penelec 3745
09/18	97.15	Payment,E-Check Check Pymt Penelec 3752
09/21	5,100.00	Online Transfer To [REDACTED]
09/23	215.79	Payment,E-Check Check Pymt Charter Midwest 3754
09/24	49.54	Payment,E-Check Checkpymt Natfuel Box 4103 3760
10/05	5,100.00	Online Transfer To [REDACTED]


There were 6 Online or Electronic Banking  
Deductions totaling **\$10,579.07**.

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance
09/09	12,166.41	09/15	25,585.60	09/22	13,898.29
09/10	11,672.12	09/17	25,385.60	09/23	13,681.51
09/11	11,602.19	09/18	19,332.45	09/24	13,385.70
09/14	10,585.60	09/21	14,029.28	09/25	11,880.35
				09/28	11,797.85
				09/29	11,568.12
				10/01	24,966.12
				10/02	24,710.02



**Performance Select Statement**

 For 24-hour information, sign on to PNC Bank Online Banking  
on pnc.com.

Account number: [REDACTED] 6352 - continued

**For the period 09/09/2020 to 10/07/2020**

JOSEPH M THOMAS MD CASE# 20-10334

Primary account number: [REDACTED] 6352

Page 4 of 8

**Daily Balance Detail - continued**

Date	Balance	Date	Balance
10/05	18,336.84	10/07	18,102.01

## Performance Select Statement



For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

For the period 09/09/2020 to 10/07/2020

JOSEPH M THOMAS MD CASE# 20-10334

Primary account number: [REDACTED] 6352

Page 5 of 8

## Check Images

JOSEPH M. THOMAS, M.D. 09-08 DEBTOR-IN-POSSESSION ACCOUNT 3724  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
WD PA CASE #: 20-10334-TPA  
AUG 17, 2020 Date

Pay to the Order of PA DEPARTMENT OF REVENUE \$ 500.00  
FIVE HUNDRED AND 00/100 Dollars

PNC BANK  
PNC Bank, N.A. 010  
[REDACTED]  
3724

3724 \$500.00 08/14/2020

JOSEPH M. THOMAS, M.D. 09-08 DEBTOR-IN-POSSESSION ACCOUNT 3742  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
WD PA CASE #: 20-10334-TPA  
September 2, 2020 Date

Pay to the Order of Mrs. Kelly Deirner \$100.00  
ONE HUNDRED AND 00/100 Dollars

PNC BANK  
PNC Bank, N.A. 010  
[REDACTED]  
3742

3742 \$100.00 09/24/2020

JOSEPH M. THOMAS, M.D. 09-08 DEBTOR-IN-POSSESSION ACCOUNT 3744  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
WD PA CASE #: 20-10334-TPA  
September 8, 2020 Date

Pay to the Order of Weymans' Pharmacy \$494.29  
Four Hundred Ninety Four and 29/100 Dollars

PNC BANK  
PNC Bank, N.A. 010  
[REDACTED]  
3744

3744 \$494.29 09/10/2020

JOSEPH M. THOMAS, M.D. 09-08 DEBTOR-IN-POSSESSION ACCOUNT 3746  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
WD PA CASE #: 20-10334-TPA  
SEP 9, 2020 Date

Pay to the Order of ERIC ARTS & CULTURE \$25.00  
TWENTY-FIVE AND 00/100 Dollars

PNC BANK  
PNC Bank, N.A. 010  
[REDACTED]  
3746

3746 \$25.00 09/22/2020

JOSEPH M. THOMAS, M.D. 09-08 DEBTOR-IN-POSSESSION ACCOUNT 3747  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
WD PA CASE #: 20-10334-TPA  
SEP 9, 2020 Date

Pay to the Order of HONOR WORTHINGTON MA, LLC \$180.00  
ONE HUNDRED EIGHTY AND 00/100 Dollars

PNC BANK  
PNC Bank, N.A. 010  
[REDACTED]  
3747

3747 \$180.00 09/18/2020

JOSEPH M. THOMAS, M.D. 09-08 DEBTOR-IN-POSSESSION ACCOUNT 3748  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
WD PA CASE #: 20-10334-TPA  
SEP 9, 2020 Date

Pay to the Order of QUINN LAW FIRM \$5,000.00  
FIVE THOUSAND AND 00/100 Dollars

PNC BANK  
PNC Bank, N.A. 010  
[REDACTED]  
3748

3748 \$5,000.00 09/18/2020

JOSEPH M. THOMAS, M.D. 09-08 DEBTOR-IN-POSSESSION ACCOUNT 3749  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
WD PA CASE #: 20-10334-TPA  
September 15, 2020 Date

Pay to the Order of My Mary Padella \$200.00  
TWO HUNDRED AND 00/100 Dollars

PNC BANK  
PNC Bank, N.A. 010  
[REDACTED]  
3749

3749 \$200.00 09/14/2020

JOSEPH M. THOMAS, M.D. 09-08 DEBTOR-IN-POSSESSION ACCOUNT 3750  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
WD PA CASE #: 20-10334-TPA  
SEP 15, 2020 Date

Pay to the Order of ERIC WATER WORKS \$96.00  
NINETY-SIX AND 00/100 Dollars

PNC BANK  
PNC Bank, N.A. 010  
[REDACTED]  
3750

3750 \$96.00 09/18/2020

JOSEPH M. THOMAS, M.D. 09-08 DEBTOR-IN-POSSESSION ACCOUNT 3751  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
WD PA CASE #: 20-10334-TPA  
SEP 15, 2020 Date

Pay to the Order of HIGHMARK BLUE SHIELD \$200.00  
TWO HUNDRED AND 00/100 Dollars

PNC BANK  
PNC Bank, N.A. 010  
[REDACTED]  
3751

3751 \$200.00 09/17/2020

JOSEPH M. THOMAS, M.D. 09-08 DEBTOR-IN-POSSESSION ACCOUNT 3753  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
WD PA CASE #: 20-10334-TPA  
SEP 15, 2020 Date

Pay to the Order of RONALD ALLEN \$280.00  
TWO HUNDRED EIGHTY AND 00/100 Dollars

PNC BANK  
PNC Bank, N.A. 010  
[REDACTED]  
3753

3753 \$280.00 09/18/2020

## Performance Select Statement

For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

For the period 09/09/2020 to 10/07/2020

JOSEPH M THOMAS MD CASE# 20-10334

Primary account number: [REDACTED] 6352

Page 6 of 8

## Check Images - continued

JOSEPH M. THOMAS, M.D. 09-06 DEBTOR-IN-POSSESSION ACCOUNT 3756  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
SEP 15, 2020 Date

Pay to the Order of PA DEPARTMENT OF REVENUE \$ 500.00  
FIVE HUNDRED AND 00/100 Dollars

PNC BANK  
PNC Bank, N.A. 010

For [REDACTED] 3756

3756 \$500.00 09/25/2020

JOSEPH M. THOMAS, M.D. 09-06 DEBTOR-IN-POSSESSION ACCOUNT 3757  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
September 21, 2020 Date

Pay to the Order of Mrs Mary Proella \$ 200.00  
Two Hundred and 00/100 Dollars

PNC BANK  
PNC Bank, N.A. 010

For [REDACTED] 3757

3757 \$200.00 09/21/2020

JOSEPH M. THOMAS, M.D. 09-06 DEBTOR-IN-POSSESSION ACCOUNT 3758  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
SEP 21, 2020 Date

Pay to the Order of ERIE WATER WORKS \$ 605.35  
Six Hundred Five AND 35/100 Dollars

PNC BANK  
PNC Bank, N.A. 010

For Acct [REDACTED] 3758

3758 \$605.35 09/25/2020

JOSEPH M. THOMAS, M.D. 09-06 DEBTOR-IN-POSSESSION ACCOUNT 3759  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
SEP 21, 2020 Date

Pay to the Order of LARESE FLORAL DESIGN \$ 143.10  
ONE HUNDRED FORTY-THREE AND 10/100 Dollars

PNC BANK  
PNC Bank, N.A. 010

For Acct [REDACTED] 3759

3759 \$143.10 09/24/2020

JOSEPH M. THOMAS, M.D. 09-06 DEBTOR-IN-POSSESSION ACCOUNT 3762  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
SEP 21, 2020 Date

Pay to the Order of EXPRESS SCRIPTS MEDICARE \$ 82.50  
Eighty-Two AND 50/100 Dollars

PNC BANK  
PNC Bank, N.A. 010

For [REDACTED] 3762

3762 \$82.50 09/28/2020

JOSEPH M. THOMAS, M.D. 09-06 DEBTOR-IN-POSSESSION ACCOUNT 3764  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
September 29, 2020 Date

Pay to the Order of Mrs Mary Proella \$ 200.00  
Two Hundred and 00/100 Dollars

PNC BANK  
PNC Bank, N.A. 010

For [REDACTED] 3764

3764 \$200.00 09/29/2020

JOSEPH M. THOMAS, M.D. 09-06 DEBTOR-IN-POSSESSION ACCOUNT 3765  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
SEP 23, 2020 Date

Pay to the Order of ERIE INSURANCE \$ 1,008.00  
ONE THOUSAND EIGHT AND 00/100 Dollars

PNC BANK  
PNC Bank, N.A. 010

For [REDACTED] 3765

3765 \$1,008.00 10/01/2020

JOSEPH M. THOMAS, M.D. 09-06 DEBTOR-IN-POSSESSION ACCOUNT 3766  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
SEP 28, 2020 Date

Pay to the Order of FIFTH THIRD BANK \$ 1,157.53  
ONE THOUSAND ONE HUNDRED FIFTY-SEVEN AND 53/100 Dollars

PNC BANK  
PNC Bank, N.A. 010

For [REDACTED] 3766

3766 \$1,157.53 10/05/2020

JOSEPH M. THOMAS, M.D. 09-06 DEBTOR-IN-POSSESSION ACCOUNT 3767  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
SEP 28, 2020 Date

Pay to the Order of COMMONWEALTH OF PENNSYLVANIA \$ 94.00  
NINETY-FOUR AND 00/100 Dollars

PNC BANK  
PNC Bank, N.A. 010

For [REDACTED] 3767

3767 \$94.00 10/01/2020

JOSEPH M. THOMAS, M.D. 09-06 DEBTOR-IN-POSSESSION ACCOUNT 3768  
2374 VILLAGE COMMON DR., SUITE 100  
ERIE, PA 16506-7201  
SEP 28, 2020 Date

Pay to the Order of THE NEW YORK REVIEW OF BOOKS \$ 219.00  
Two Hundred NINETEEN AND 00/100 Dollars

PNC BANK  
PNC Bank, N.A. 010

For [REDACTED] 3768

3768 \$219.00 10/02/2020

## Performance Select Statement

Document Page 16 of 33



For 24-hour information, sign on to PNC Bank Online Banking  
on pnc.com.

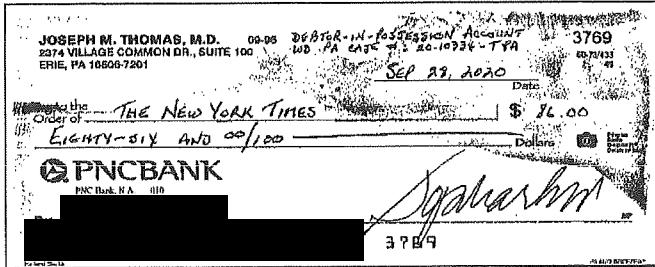
For the period 09/09/2020 to 10/07/2020

JOSEPH M THOMAS MD CASE# 20-10334

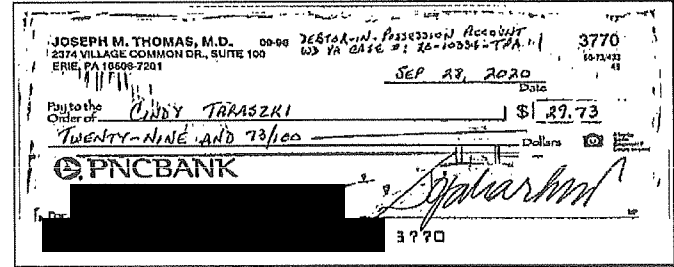
Primary account number: [REDACTED] 6352

Page 7 of 8

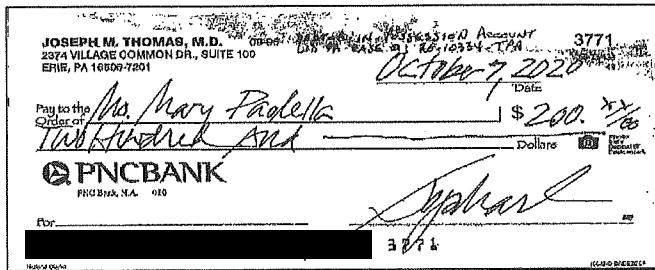
## Check Images - continued



3769 \$86.00 10/05/2020



3770 \$29.73 09/29/2020



3771 \$200.00 10/07/2020

With PNC Online Banking, you can view, print and save up to the most recent 90 days of your canceled checks - front and back - FREE of charge. Please contact us for additional options.





Please review this statement carefully and reconcile it with your records. Call the telephone number on the upper right side of the first page of this statement if:

- you have any questions regarding your account(s);
- your name or address is incorrect;
- you have any questions regarding interest paid to an interest-bearing account.

## Update Your Account Register

The activity detail section of your statement to your account register.

All items in your account register that also appear on your statement. Remember to begin with the ending date of your last statement. (An asterisk {\*} will appear in the Checks section if there is a gap in the listing of consecutive check numbers.)

Any deposits or additions including interest payments and ATM or electronic deposits listed on the statement that are not already entered in your register.

Any account deductions including fees and ATM or electronic deductions listed on the statement that are not already entered in your register.

Add together deposits and other additions listed in your account register but not on your statement.

Date of Deposit	Amount
<b>Total A</b>	

**Add together checks and other deductions listed in your account register but not on your statement.**

[illegible]

The result should equal your account register balance = \$ \_\_\_\_\_

To verify whether a direct deposit or other transfer to your account has occurred, call us Monday - Friday: 7 AM - 10 PM ET and Saturday & Sunday: 8 AM - 5 PM ET at the customer service number listed on the upper right side of the first page of this statement.

Telephone us at the customer service number listed on the upper right side of the first page of this statement or write us at PNC Bank Debit Card Services, 500 First Avenue, 4th Floor, Mailstop P7-PFSC-04-M, Pittsburgh, PA 15219 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

**Performance Select Statement**

PNC Private Banking

**For the period 09/09/2020 to 10/07/2020**

001883 000002965 UZ  
 JOSEPH M THOMAS MD CASE# 20-10334  
 DEBTOR IN POSSESSION  
 2374 VILLAGE COMMON DR STE 100  
 ERIE PA 16506-7201



Primary account number: [REDACTED] 6807

Page 1 of 3

Number of enclosures: 0

For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com.

Inquiries? Call PNC Private Banking 1-888-762-6226  
 For Customers who are Deaf or Hard of Hearing

TDD terminal: 1-800-531-1648  
 Monday - Friday: 7 AM - 10 PM ET  
 Saturday & Sunday: 8 AM - 5 PM ET

Para servicio en español, 1-866-HOLA-PNC

**Moving?** Please contact us at 1-888-762-6226

Write to: PNC Private Banking  
 PO Box 609  
 Pittsburgh PA 15230-9738

Visit us at PNC.com

**IMPORTANT ACCOUNT INFORMATION**

On July 12, 2020, we updated the "Inactive Accounts" and "Closing the Account" sections in your Account Agreement for Personal Checking, Savings and Money Market Accounts ("Agreement"). All other information in your Agreement continues to apply to your account. Please read this information and keep it with your records.

**Inactive Accounts**

If your Account is inactive as defined by law and you have not otherwise communicated with us about your Account for the period provided by law, we will be required to transfer the balance of your Account to the state, as abandoned property. If your Account is inactive for six (6) or more months, your Account will remain subject to all applicable service charges and fees, and we reserve the right to impose a nonrefundable inactivity charge on your Account. You also agree that if your Account is inactive for six (6) or more months, it will be subject to any new charges or fees or increases in charges or fees which go into effect during the period of inactivity, and that we may reduce the frequency with which we send you a periodic statement for your Account. If your account remains inactive and has a zero balance, the Bank may close your account for non-use.

**Closing the Account**


You or the Bank can close your Account at any time. We may ask that you provide your request to close your Account in writing. If we close the Account, we will mail you a check for the final balance. If you close the Account, you will still be responsible for any outstanding checks written, or service charges or overdrafts incurred before, during or after the time you closed the Account. We are not required to close the Account at your request until all known authorized or outstanding items (including checks, ATM, point-of-sale, ACH and other electronic transactions) have been paid from your Account and any outstanding disputes (including but not limited to disputes regarding electronic transfers, ACH transactions or other unresolved internal research requests/disputes concerning the Account) have been resolved. Any items presented for payment after an Account has been closed will be returned to the payee and you will be liable for any associated charges. Any additional deposits or electronic credits (including Social Security, pension payments and automatic payroll deposits) will be returned to the originator.

**REPORTING NEGATIVE INFORMATION TO CREDIT BUREAUS;  
DISPUTING REPORTED INFORMATION**

We may report information regarding your Account to credit bureaus. If the Account is jointly held, we may also report information to credit bureaus about any joint owner(s). Negative information, including closing of the Account with an overdrawn balance owed or other defaults on the Account, may be reflected in each joint owner's credit report. If you



**Performance Select Statement**

 For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

**For the period 09/09/2020 to 10/07/2020**

JOSEPH M THOMAS MD CASE# 20-10334

Primary account number [REDACTED] 6807

Page 2 of 3

believe that the information that PNC Bank is furnishing to ChexSystems or Early Warning Services is inaccurate or incomplete, and you wish to dispute the reported information, you may dispute directly to PNC Bank and/or to ChexSystems or Early Warning Services, as applicable, however, the dispute must be in writing and sent by mail or fax as follows:

- > PNC Bank, P.O. Box 99685, Pittsburgh, PA 15233 (Please note this is a new P.O. Box number)
- > Chex Systems, Inc., 7805 Hudson Road, Suite 100, Woodbury, MN 55125, or faxing 602-659-2197.
- > Early Warning Services, LLC Attn: Consumer Services, 16552 North 90th Street Suite 100, Scottsdale, AZ, 85260 or faxing it to: 480-656-6850.

Your correspondence should include the following information:

- > Your name, address and Social Security number
- > Your account number
- > The information being reported that you believe is inaccurate or incomplete
- > Any supporting documents, such as account statements, letters, etc.
- > A copy of the ChexSystems or Early Warning Services report, if available

**Performance Select**  
**Premium Money Market Account Summary**

Account number: [REDACTED] 6807

JOSEPH M THOMAS MD CASE# 20-10334  
DEBTOR IN POSSESSION**Balance Summary**

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
21,439.72	2,171.77	.00	23,611.49
		Average monthly balance	Charges and fees
		22,562.96	.00

**Interest Summary**

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.01%	29	22,562.96	.17

As of 10/07, a total of **\$1.56** in interest was paid this year.

**Activity Detail****Deposits and Other Additions**

Date	Amount	Description
09/23	2,171.60	Direct Deposit - Xxsoc Sec SSA Treas [REDACTED]
10/07	.17	Interest Payment

There were 2 Deposits and Other Additions totaling **\$2,171.77**.

**Daily Balance Detail**

Date	Balance	Date	Balance	Date	Balance
09/09	21,439.72	09/23	23,611.32	10/07	23,611.49

- you have any questions regarding your account(s);
- your name or address is incorrect;
- you have any questions regarding interest paid to an interest-bearing account.

## Balancing Your Account

## Update Your Account Register

The activity detail section of your statement to your account register.

All items in your account register that also appear on your statement. Remember to begin with the ending date of your last statement. (An asterisk {\*} will appear in the Checks section if there is a gap in the listing of consecutive check numbers.)

Any deposits or additions including interest payments and ATM or electronic deposits listed on the statement that are not already entered in your register.

Any account deductions including fees and ATM or electronic deductions listed on the statement that are not already entered in your register.

## Update Your Statement Information

Add together deposits and other additions listed in your account register but not on your statement.

Date of Deposit	Amount
<b>Total A</b>	

**Add together checks and other deductions listed in your account register but not on your statement.**

[illegible]

Enter the ending balance recorded on your statement \$ \_\_\_\_\_

Add deposits and other additions not recorded      Total A + \$ \_\_\_\_\_

Subtotal= \$ \_\_\_\_\_

Subtract checks and other deductions not recorded Total B - \$ \_\_\_\_\_

The result should equal your account register balance = \$ \_\_\_\_\_

## Verification of Direct Deposits

To verify whether a direct deposit or other transfer to your account has occurred, call us Monday - Friday: 7 AM - 10 PM ET and Saturday & Sunday: 8 AM - 5 PM ET at the customer service number listed on the upper right side of the first page of this statement.

## In Case of Errors or Questions About Your Electronic Transfers

Telephone us at the customer service number listed on the upper right side of the first page of this statement or write us at PNC Bank Debit Card Services, 500 First Avenue, 4th Floor, Mailstop P7-PFSC-04-M, Pittsburgh, PA 15219 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.





Widget Federal Credit Union DBA Widget Financial  
P.O. Box 10211 Erie, PA 16514  
814 456 6231

Electronic Service Requested

ACCOUNT #

07/01/2020  
THROUGH  
09/30/2020

PAGE  
1 of 2

008828



JOSEPH M THOMAS

ATTN: LINDA ERVIN

2374 VILLAGE COMMON DR STE100

ERIE PA 16506-7201



Account Type  
SAVINGS

Previous Balance  
0.00

Withdrawals  
0.00

Deposits  
0.00

Ending Balance  
0.00



### STATEMENT OF ACCOUNT

SAVINGS			
SUFFIX: [REDACTED]			
Beginning Balance:			0.00
Dividend Year to Date			0.22
POST DATE	DESCRIPTION	AMOUNT	BALANCE
07/01	Previous Balance		220.73
08/04	Withdrawal by Check	-220.73	
	Check 00 10148461 Disbursed 220.73 CLOSING SAVINGS		
	Account Closed		
Your Financial Summary:			
Total Year to Date Finance Charge		361.03	
TOTAL SAVINGS Ending Balance		0.00	

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, stop into any branch. Withholding from your IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

### Calculation of Balance Subject to Interest Rate (open-end accounts)

**THE INTEREST CHARGE** on each open-end account shown on this statement is computed by multiplying the daily periodic rate by the daily balance of that account on each day of the billing cycle. The daily balance is determined as follows: For each day of the billing cycle we take the balance of the account for the previous day, add any new loans and charges, and subtract any credits and payments made on that day. **INTEREST CHARGES** are also subtracted until you make a payment. This gives us the daily balance of your account for that day. The billing cycle is the time between each statement, which will be approximately one month.

### What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

**Widget Financial**

2154 East Lake Road  
Erie, PA 16511

**You may also contact us on the Web:**

**widgetfinancial.com**

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your statement describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

### In Case of Errors or Questions

## About Your Electronic Transfers

Telephone or Write Us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- Tell us the dollar amount of the suspected error.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

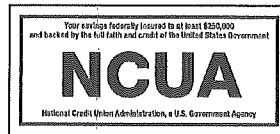
Report errors or make inquiries to:

**Widget Financial**  
2154 East Lake Road  
Erie, PA 16511  
814.456.6231  
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### **Your Rights and Our Responsibilities After We Receive Written Notice**

We must acknowledge your letter within 30 days unless we have corrected the error by then. Within 90 days we must either correct the error or explain why we believe the statement was correct.



**Federally Insured by NCUA**

[illegible]

Balance Shown on  
this Statement

**Add**  
Deposits not  
Credited in this  
Statement (if any)

Total \$

Subtract	
Items Outstanding	\$

Balance	\$
---------	----

Your register should show this balance.

Joseph M. Thomas

2:10 PM

10/19/20

**Reconciliation Summary****10003 - PNC Checking (Escrow) -3191, Period Ending 10/05/2020**

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	Oct 5, 20
Beginning Balance	20,400.00
Cleared Transactions	
Checks and Payments - 2 items	-20,331.00
Deposits and Credits - 3 items	15,300.00
Total Cleared Transactions	-5,031.00
Cleared Balance	15,369.00
Register Balance as of 10/05/2020	15,369.00
New Transactions	
Deposits and Credits - 1 item	5,100.00
Total New Transactions	5,100.00
Ending Balance	20,469.00

Joseph M. Thomas

2:10 PM

10/19/20

**Reconciliation Detail****10003 · PNC Checking (Escrow) -3191, Period Ending 10/05/2020**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						20,400.00
<b>Cleared Transactions</b>						
<b>Checks and Payments - 2 items</b>						
Check	09/14/2020	EFT	United States Treas...	X	-17,568.00	-17,568.00
Check	09/15/2020	103	PA Dept. of Revenue	X	-2,763.00	-20,331.00
Total Checks and Payments					-20,331.00	-20,331.00
<b>Deposits and Credits - 3 items</b>						
Check	09/04/2020	0	Joseph M. Thomas	X	5,100.00	5,100.00
Check	09/21/2020	0	Joseph M. Thomas	X	5,100.00	10,200.00
Check	10/05/2020	0	Joseph M. Thomas	X	5,100.00	15,300.00
Total Deposits and Credits					15,300.00	15,300.00
Total Cleared Transactions					-5,031.00	-5,031.00
Cleared Balance					-5,031.00	15,369.00
Register Balance as of 10/05/2020					-5,031.00	15,369.00
<b>New Transactions</b>						
<b>Deposits and Credits - 1 item</b>						
Check	10/19/2020	0	Joseph M. Thomas		5,100.00	5,100.00
Total Deposits and Credits					5,100.00	5,100.00
Total New Transactions					5,100.00	5,100.00
<b>Ending Balance</b>					<b>69.00</b>	<b>20,469.00</b>



Register: 10003 · PNC Checking (Escrow) -3191

From 09/01/2020 through 09/30/2020

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
09/04/2020	0	Joseph M. Thomas	10001 · PNC Checking...	Transfer Funds		X	5,100.00	25,500.00
09/14/2020	EFT	United States Treasur...	99921 · Federal Incom...	2020 Estimated...	17,568.00	X		7,932.00
09/15/2020	103	PA Dept. of Revenue	99922 · State Income T...	2020 Estimated...	2,763.00	X		5,169.00
09/21/2020	0	Joseph M. Thomas	10001 · PNC Checking...	Transfer Funds		X	5,100.00	10,269.00

Joseph M. Thomas

2:23 PM

10/19/20

**Reconciliation Summary**

10001 · PNC Checking -6352, Period Ending 10/07/2020

	Oct 7, 20
Beginning Balance	12,166.41
Cleared Transactions	
Checks and Payments - 41 items	-24,064.54
Deposits and Credits - 3 items	30,000.14
Total Cleared Transactions	5,935.60
Cleared Balance	18,102.01
Uncleared Transactions	
Checks and Payments - 10 items	-8,569.82
Total Uncleared Transactions	-8,569.82
Register Balance as of 10/07/2020	9,532.19
New Transactions	
Checks and Payments - 20 items	-18,479.63
Deposits and Credits - 1 item	15,000.00
Total New Transactions	-3,479.63
Ending Balance	6,052.56

Joseph M. Thomas

2:23 PM

10/19/20

## Reconciliation Detail

10001 - PNC Checking -6352, Period Ending 10/07/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						12,166.41
Cleared Transactions						
Checks and Payments - 41 items						
Check	08/18/2020	3724	PA Department of R...	X	-500.00	-500.00
Check	09/02/2020	3742	Kelly DiPrinzio	X	-100.00	-600.00
Check	09/08/2020	3744	Wegmans	X	-494.29	-1,094.29
Check	09/09/2020	3748	Quinn Law Firm	X	-5,000.00	-6,094.29
Check	09/09/2020	3747	Honor Worthington ...	X	-180.00	-6,274.29
Bill Pmt -Check	09/09/2020	3746	Erie Arts & Culture	X	-25.00	-6,299.29
Bill Pmt -Check	09/09/2020	3745	Penelec - 9830	X	-16.59	-6,315.88
Check	09/11/2020	DEBIT	Apple.com	X	-69.93	-6,385.81
Check	09/12/2020	DEBIT	Joseph M. Thomas	X	-300.00	-6,685.81
Check	09/13/2020	3749	Mary Paoletta	X	-200.00	-6,885.81
Check	09/15/2020	3756	PA Department of R...	X	-500.00	-7,385.81
Bill Pmt -Check	09/15/2020	3753	Ronald Allen	X	-280.00	-7,665.81
Bill Pmt -Check	09/15/2020	3754	Spectrum	X	-215.79	-7,881.60
Bill Pmt -Check	09/15/2020	3751	Highmark Blue Cros...	X	-200.00	-8,081.60
Bill Pmt -Check	09/15/2020	3752	Penelec- South Shore	X	-97.15	-8,178.75
Bill Pmt -Check	09/15/2020	3750	Erie Water Works	X	-96.00	-8,274.75
Check	09/18/2020	DEBIT	Joseph M. Thomas	X	-400.00	-8,674.75
Check	09/19/2020	3757	Mary Paoletta	X	-200.00	-8,874.75
Check	09/20/2020	DEBIT	Apple.com	X	-105.99	-8,980.74
Check	09/20/2020	DEBIT	Apple.com	X	-3.17	-8,983.91
Check	09/21/2020	0	Joseph M. Thomas	X	-5,100.00	-14,083.91
Bill Pmt -Check	09/21/2020	3758	Erie Water Works	X	-605.35	-14,689.26
Bill Pmt -Check	09/21/2020	3759	Larese Floral Design	X	-143.10	-14,832.36
Bill Pmt -Check	09/21/2020	3762	Express Scripts Med...	X	-82.50	-14,914.86
Bill Pmt -Check	09/21/2020	3760	National Fuel Gas-SS	X	-49.54	-14,964.40
Check	09/22/2020	3763	Lisa Wood	X	-200.00	-15,164.40
Check	09/23/2020	DEBIT	Apple.com	X	-0.99	-15,165.39
Check	09/24/2020	DEBIT	Apple.com	X	-3.17	-15,168.56
Check	09/25/2020	DEBIT	Joseph M. Thomas	X	-400.00	-15,568.56
Bill Pmt -Check	09/28/2020	3766	Fifth Third Bank	X	-1,157.53	-16,726.09
Bill Pmt -Check	09/28/2020	3765	Erie Insurance Group	X	-1,008.00	-17,734.09
Bill Pmt -Check	09/28/2020	3768	The New York Revie...	X	-219.00	-17,953.09
Bill Pmt -Check	09/28/2020	3767	PA DEPT. OF TRA...	X	-94.00	-18,047.09
Bill Pmt -Check	09/28/2020	3769	The New York Times	X	-86.00	-18,133.09
Check	09/28/2020	3770	Cindy A. Taraszki	X	-29.73	-18,162.82
Check	10/01/2020	DEBIT	Joseph M. Thomas	X	-500.00	-18,662.82
Check	10/02/2020	DEBIT	Barnes & Nobles	X	-37.10	-18,699.92
Check	10/03/2020	DEBIT	Apple.com	X	-29.65	-18,729.57
Check	10/05/2020	0	Joseph M. Thomas	X	-5,100.00	-23,829.57
Check	10/07/2020	3771	Mary Paoletta	X	-200.00	-24,029.57
Check	10/07/2020	DEBIT	Apple.com	X	-34.97	-24,064.54
Total Checks and Payments					-24,064.54	-24,064.54
Deposits and Credits - 3 items						
Deposit	09/15/2020			X	15,000.00	15,000.00
Deposit	10/01/2020			X	15,000.00	30,000.00
Deposit	10/07/2020			X	0.14	30,000.14
Total Deposits and Credits					30,000.14	30,000.14
Total Cleared Transactions					5,935.60	5,935.60
Cleared Balance					5,935.60	18,102.01

Joseph M. Thomas

2:23 PM

10/19/20

## Reconciliation Detail

10001 - PNC Checking -6352, Period Ending 10/07/2020

Type	Date	Num	Name	Clr	Amount	Balance
<b>Uncleared Transactions</b>						
<b>Checks and Payments - 10 items</b>						
Check	04/27/2020	3552	PA Department of R...		-2,429.28	-2,429.28
Check	09/15/2020	3755	U.S. Department of t...		-4,600.00	-7,029.28
Check	09/21/2020	3761	Linda Erven		-20.85	-7,050.13
Check	09/28/2020	3764	Mary Paoella		-200.00	-7,250.13
Bill Pmt -Check	10/05/2020	3772	Ally		-832.80	-8,082.93
Check	10/05/2020	3777	Committee to Elect ...		-250.00	-8,332.93
Bill Pmt -Check	10/05/2020	3776	Thomas Kovach dba...		-160.00	-8,492.93
Bill Pmt -Check	10/05/2020	3775	Penelec - 9830 Barn		-45.58	-8,538.51
Bill Pmt -Check	10/05/2020	3774	National Fuel 84389...		-16.40	-8,554.91
Bill Pmt -Check	10/05/2020	3773	National Fuel 78952...		-14.91	-8,569.82
Total Checks and Payments					-8,569.82	-8,569.82
Total Uncleared Transactions					-8,569.82	-8,569.82
Register Balance as of 10/07/2020					-2,634.22	9,532.19
<b>New Transactions</b>						
<b>Checks and Payments - 20 items</b>						
Check	10/09/2020	DEBIT	Joseph M. Thomas		-400.00	-400.00
Check	10/09/2020	3779	Mary Paoella		-150.00	-550.00
Check	10/10/2020	3778	Mr. & Mrs. Allen Muir		-1,000.00	-1,550.00
Check	10/10/2020	DEBIT	Apple.com		-6.34	-1,556.34
Check	10/12/2020	3781	Mary Paoella		-250.00	-1,806.34
Bill Pmt -Check	10/12/2020	3783	Highmark Blue Cros...		-200.00	-2,006.34
Check	10/12/2020	3780	Mary Paoella		-180.00	-2,186.34
Bill Pmt -Check	10/12/2020	3782	Erie Insurance Group		-150.34	-2,336.68
Check	10/12/2020	DEBIT	Wall Street Journal -...		-149.97	-2,486.65
Bill Pmt -Check	10/12/2020	3787	Ronald Allen		-140.00	-2,626.65
Bill Pmt -Check	10/12/2020	3784	J. J. Agnello Heating...		-99.00	-2,725.65
Bill Pmt -Check	10/12/2020	3785	Penelec- South Shore		-89.63	-2,815.28
Bill Pmt -Check	10/12/2020	3786	Penelec - 9830		-48.19	-2,863.47
Check	10/12/2020	3788	Lisa Wood		-12.99	-2,876.46
Check	10/15/2020	3789	Quinn Law Firm		-5,000.00	-7,876.46
Check	10/16/2020	3790	U.S. Department of t...		-4,600.00	-12,476.46
Check	10/16/2020	3791	PA Department of R...		-500.00	-12,976.46
Check	10/16/2020	DEBIT	Joseph M. Thomas		-400.00	-13,376.46
Check	10/18/2020	DEBIT	Apple.com		-3.17	-13,379.63
Check	10/19/2020	0	Joseph M. Thomas		-5,100.00	-18,479.63
Total Checks and Payments					-18,479.63	-18,479.63
<b>Deposits and Credits - 1 item</b>						
Deposit	10/15/2020				15,000.00	15,000.00
Total Deposits and Credits					15,000.00	15,000.00
Total New Transactions					-3,479.63	-3,479.63
<b>Ending Balance</b>					<b>-6,113.85</b>	<b>6,052.56</b>

Register: 10001 · PNC Checking -6352

From 09/01/2020 through 09/30/2020

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
09/01/2020			40999 · Batch Income	Deposit		X	15,000.00	16,952.37
09/01/2020	3734	Mary Paoella	65705 · Rent Expense	Rent	200.00	X		16,752.37
09/01/2020	3735	Ally	2000 · Accounts Payable	Acct. #628924...	832.80	X		15,919.57
09/01/2020	3736	Erie Water Works	2000 · Accounts Payable	2100 South Sh...	716.39	X		15,203.18
09/01/2020	3737	National Fuel 78952...	2000 · Accounts Payable	Acct. #789522...	15.65	X		15,187.53
09/01/2020	3738	National Fuel 84389...	2000 · Accounts Payable	Acct. #843899...	14.92	X		15,172.61
09/01/2020	3739	PA DEPT. OF TRA...	2000 · Accounts Payable	2014 Ford F-1...	94.00	X		15,078.61
09/01/2020	3740	Penelec - 9830 Barn	2000 · Accounts Payable	100 132 779 44...	32.67	X		15,045.94
09/01/2020	3741	The New York Times	2000 · Accounts Payable	Acct. #903258...	86.00	X		14,959.94
09/02/2020	DEBIT	Apple.com	60125 · Books/etc.	i-Tunes Downl...	84.79	X		14,875.15
09/02/2020	3742	Kelly DiPrinzio	64025 · Jewelry/Gifts	Gift	100.00	X		14,775.15
09/04/2020	DEBIT	Joseph M. Thomas	99620 · Miscellaneous ...	Cash Withdraw...	300.00	X		14,475.15
09/04/2020	0	Joseph M. Thomas	10003 · PNC Checking...	Transfer to Tax...	5,100.00	X		9,375.15
09/06/2020	DEBIT	Apple.com	60125 · Books/etc.	i-Tunes Downl...	3.17	X		9,371.98
09/06/2020	DEBIT	Apple.com	60125 · Books/etc.	i-Tunes Downl...	34.97	X		9,337.01
09/07/2020	3743	Mary Paoella	65705 · Rent Expense	Rent	200.00	X		9,137.01
09/08/2020			40950 · Interest Income	Interest		X	0.12	9,137.13
09/08/2020	3744	Wegmans	64925 · Medical Expen...	Prescriptions	494.29	X		8,642.84
09/09/2020	3745	Penelec - 9830	2000 · Accounts Payable	100 132 339 92...	16.59	X		8,626.25
09/09/2020	3746	Erie Arts & Culture	2000 · Accounts Payable	Manus Mural ...	25.00	X		8,601.25
09/09/2020	3747	Honor Worthington ...	64930 · Professional S...	Counseling Ser...	180.00	X		8,421.25
09/09/2020	3748	Quinn Law Firm	64300 · Legal	Escrow - Perso...	5,000.00	X		3,421.25
09/11/2020	DEBIT	Apple.com	60125 · Books/etc.	i-Tunes Downl...	69.93	X		3,351.32
09/12/2020	DEBIT	Joseph M. Thomas	99620 · Miscellaneous ...	Cash Withdraw...	300.00	X		3,051.32
09/13/2020	3749	Mary Paoella	65705 · Rent Expense	Rent	200.00	X		2,851.32
09/15/2020			40999 · Batch Income	Deposit		X	15,000.00	17,851.32
09/15/2020	3750	Erie Water Works	2000 · Accounts Payable	9830 Wattsbur...	96.00	X		17,755.32
09/15/2020	3751	Highmark Blue Cross...	2000 · Accounts Payable	Billing Accoun...	200.00	X		17,555.32
09/15/2020	3752	Penelec- South Shore	2000 · Accounts Payable	10 00 36 4552 ...	97.15	X		17,458.17
09/15/2020	3753	Ronald Allen	2000 · Accounts Payable	Mowing - 9830...	280.00	X		17,178.17
09/15/2020	3754	Spectrum	2000 · Accounts Payable	Cable/Internet -...	215.79	X		16,962.38
09/15/2020	3755	U.S. Department of t...	99921 · Federal Incom...	137-42-4532	4,600.00			12,362.38
09/15/2020	3756	PA Department of Re...	99922 · State Income T...	137-42-4532	500.00	X		11,862.38
09/18/2020	DEBIT	Joseph M. Thomas	99620 · Miscellaneous ...	Cash Withdraw...	400.00	X		11,462.38
09/19/2020	3757	Mary Paoella	65705 · Rent Expense	Rent	200.00	X		11,262.38
09/20/2020	DEBIT	Apple.com	60125 · Books/etc.	i-Tunes Downl...	105.99	X		11,156.39
09/20/2020	DEBIT	Apple.com	60125 · Books/etc.	i-Tunes Downl...	3.17	X		11,153.22
09/21/2020	0	Joseph M. Thomas	10003 · PNC Checking...	Transfer to Tax...	5,100.00	X		6,053.22
09/21/2020	3758	Erie Water Works	2000 · Accounts Payable	2100 South Sh...	605.35	X		5,447.87
09/21/2020	3759	Larese Floral Design	2000 · Accounts Payable	Order #199891...	143.10	X		5,304.77

Register: 10001 · PNC Checking -6352

From 09/01/2020 through 09/30/2020

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
09/21/2020	3760	National Fuel Gas-SS	2000 · Accounts Payable	2100 S. Shore t...	49.54	X		5,255.23
09/21/2020	3761	Linda Erven	60700 · Delivery/Shipp...	Reimburse for ...	20.85			5,234.38
09/21/2020	3762	Express Scripts Medi...	2000 · Accounts Payable	Member ID #6...	82.50	X		5,151.88
09/22/2020	3763	Lisa Wood	64025 · Jewelry/Gifts		200.00	X		4,951.88
09/23/2020	DEBIT	Apple.com	60125 · Books/etc.	i-Tunes Downl...	0.99	X		4,950.89
09/24/2020	DEBIT	Apple.com	60125 · Books/etc.	i-Tunes Downl...	3.17	X		4,947.72
09/25/2020	DEBIT	Joseph M. Thomas	99620 · Miscellaneous ...	Cash Withdraw...	400.00	X		4,547.72
09/28/2020	3764	Mary Paolella	65705 · Rent Expense	Rent	200.00			4,347.72
09/28/2020	3765	Erie Insurance Group	2000 · Accounts Payable	Ultrapack Plus ...	1,008.00	X		3,339.72
09/28/2020	3766	Fifth Third Bank	2000 · Accounts Payable	Acct. #089663...	1,157.53	X		2,182.19
09/28/2020	3767	PA DEPT. OF TRA...	2000 · Accounts Payable	2016 Ford F-1...	94.00	X		2,088.19
09/28/2020	3768	The New York Revie...	2000 · Accounts Payable	Three-Year Su...	219.00	X		1,869.19
09/28/2020	3769	The New York Times	2000 · Accounts Payable	Acct. #903258...	86.00	X		1,783.19
09/28/2020	3770	Cindy A. Taraszki	64925 · Medical Expen...	Reimburse for ...	29.73	X		1,753.46

Joseph M. Thomas

2:30 PM

10/19/20

**Reconciliation Summary****10002 · PNC Bank - Money Market Acct., Period Ending 10/07/2020**

---

	Oct 7, 20
Beginning Balance	21,439.72
Cleared Transactions	
Deposits and Credits - 2 items	2,171.77
Total Cleared Transactions	2,171.77
Cleared Balance	<b>23,611.49</b>
Register Balance as of 10/07/2020	23,611.49
Ending Balance	23,611.49

Joseph M. Thomas

2:30 PM

10/19/20

**Reconciliation Detail****10002 - PNC Bank - Money Market Acct., Period Ending 10/07/2020**

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						21,439.72
Cleared Transactions						
Deposits and Credits - 2 items						
Deposit	09/23/2020			X	2,171.60	2,171.60
Deposit	10/07/2020			X	0.17	2,171.77
Total Deposits and Credits					2,171.77	2,171.77
Total Cleared Transactions					2,171.77	2,171.77
Cleared Balance					2,171.77	23,611.49
Register Balance as of 10/07/2020					2,171.77	23,611.49
Ending Balance					2,171.77	23,611.49



Register: 10002 - PNC Bank - Money Market Acct.

From 09/01/2020 through 09/30/2020

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
09/07/2020			40950 - Interest Income	Interest		X	0.18	21,439.72
09/23/2020			-split-	Deposit		X	2,171.60	23,611.32